

## FACTORS INFLUENCING INTENTION TO COMPLY WITH LOCAL SALE TAX IN MALAYSIA

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### ABSTRACT

*Previous literatures indicate a number of variables that could possibly influence tax compliance behavior especially with respect to direct taxes. However, the variable behavioral intention was not widely considered when it is argued to be the main antecedent of behavioral compliance. Hence, the present study was conducted to identify the variables that could influence behavioral intention to comply with local sales tax, i.e. one of the many different types of indirect taxes. Toward this purpose, theory of planned behavior was used as the basis for the research. Three-hundred and thirty eight local sales tax agents in Malaysia participated in the research. Multiple regressions were employed to examine the relationship between attitude, subjective norm, and perceived behavioral control, on behavioral intention to comply with local sales tax. Results showed that attitude, primary and secondary subjective norms, and ethics are significantly and positively related to behavioral intention. All these independent variables were able to explain 64% variance in behavioral intention to comply with local sales tax. Implications and recommendations for policy makers are discussed.*

*Keywords: Attitude; Subjective norms; Ethics; Intention; Local sales tax*

## **Introduction**

The tax administration in Malaysia has two categories: direct tax and indirect tax. The collection of direct taxes in Malaysia is handled by the Inland Revenue Board (IRB). Some examples of direct taxes collected by this agency are income tax (individual and company), cooperative income tax, and petroleum income tax. The Royal Malaysian Customs Department (RMCD) is responsible to collect indirect taxes, which include sales tax, service tax, customs duty, import duty, and transport levy. The collection of both direct and indirect taxes is used by the government to develop the infrastructure of the country and for administrative expenses. In 2007 and 2008, the collection of direct taxes amounted to RM70 billion to RM75 billion a year, and this contributed to 50% of the total collection of income in Malaysia. Meanwhile the collection of indirect taxes was about RM23 billion to RM28 billion a year, and this contributed to 17% to 19% of the total income collection for the country (Ministry of Finance Malaysia, 2008, 2009).

To facilitate the administration of the tax system, several acts have been gazetted, such as Customs Act 1967, Service Tax Act 1975, Sales Tax Act 1972, Income Tax Act 1967, Petroleum Act 1967, and Real Property Income Act 1976. Both IRB and RMCD are responsible in enforcing the above acts according to their respective jurisdiction. Despite the high penalty and fines provided in the acts (including prison terms) to those who failed to comply, the problem of noncompliance still exists every year.

The problem of noncompliance by tax payers is the main issue faced by the RMCD. When tax payers failed to pay their tax, the agency loses its income. Based on the RMCD's statistics, since 2005 until 31 December 2008, RM335.95 million of taxes were not collected or failed to be paid by tax payers. Bills of demand (BOD) had to be subsequently issued to companies or individuals who failed to pay their tax to remind them of their duty. During the same period, more than 15,000 BOD amounted to RM203.09 million (Royal Malaysian Customs Department, 2007, 2008) were issued to tax payers who had defaulted payment. Out of this amount, RM137.96 million managed to be collected whilst the rest were written off as bad debts or the RMCD would have to bring them to court for legal action.

The above statistics show that the credibility of the RMCD will be tarnished if the problem of noncompliance is not addressed well. Hence, the present study attempted to examine the level of compliance of tax payers in Malaysia so that appropriate measures can be taken by the relevant agency. In other words, in order to tackle this issue, the agency needs to understand the source of noncompliance. Furthermore, a study needs to be carried out because research on compliance behavior amongst tax payers is limited and even if there is any, most of it has given focus on direct taxes.

According to Fishbein dan Ajzen (1975), the main source of a behavior is intention, which is determined by three main factors i.e. attitude towards behavior, subjective norm, and perceived behavioral control. Intention is the main focus on the present study because previous studies on tax often neglected this variable as an important agent that could influence tax compliance behavior. Hence, the present study attempted to examine the role of attitude, subjective norm, and perceived behavioral control in influencing local sales tax compliance behavior by applying the theory of planned behavior.

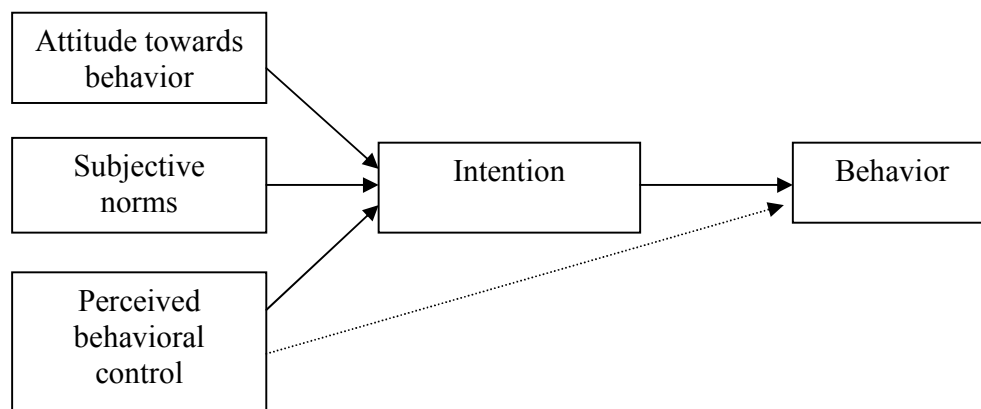
## **Review of Related Literatures**

### **Theory of Planned Behavior**

Theory of Planned Behavior (TPB) is a theory within the field of social psychology. It is a well-known theory and often applied to explain various behavioral situations. The main focus of this theory is intention. TPB is an extended theory of reasoned action by the incorporation of an additional construct, namely, perceived behavioral control. This theory asserts that intention to behave is determined by attitude toward the behavior, subjective norm, and perceived behavioral control. TPB has been widely applied to diverse disciplines such as health, leisure choice, psychology, and information technology (Ajzen, 1987; Ajzen & Driver, 1992; Taylor & Todd, 1995). However, the application of this theory to explain indirect tax is scarce. As a general theory, it is reasonable to use this theory to explain compliance with local sales tax.

Behavioral intention refers to one's willingness to carry out a particular behavior, and it is proposed to be an antecedent of a behavior. Ajzen (1991) defines attitude toward a behavior as the degree to which the person has a favorable or unfavorable evaluation of the behavior in question. Subjective norms are the influence of social pressure that is perceived by the individual, and it is a function of beliefs namely normative beliefs. Finally, perceived behavioral control reflects the perceived ability to execute a target behavior (Ajzen, 1987). Figure 1 illustrates Ajzen's theory of planned behavior.

**Figure 1: Illustration of Ajzen's Theory of Planned Behavior (Ajzen, 1991)**



### **Attitude and Intention**

Empirical evidence on the influence of attitude on intention abounds. Despite the extensive evidence on the validity of TPB, there are limited studies on local sales tax. In the area of tax, Bobek (1997) found that when tax payers have a positive attitude toward paying tax, the higher the intention to pay the tax. In a closely related area to tax i.e. alms giving or zakah, a similar finding is reported (Zainol, Kamil, & Faridahwati, 2009). Witte and Woodbury (1985) also found consistent result where they showed that attitude plays an important role in influencing one's intention to comply with tax. Other studies (e.g. Cohen & Hanno, 1993) also demonstrated the significant correlation between attitude and intention to choose accounting as the main academic program amongst students. All the empirical evidence highlights that attitude toward tax is the main determinant of compliance or noncompliance with tax amongst individuals (Jackson & Milliron, 1986). Thus, the following hypothesis is offered:

*H<sub>1</sub>      Attitude toward local sales tax has a positive relationship to intention to comply with local sales tax.*

### **Subjective Norm and Intention**

Subjective norm as identified by TPB refers to social pressure exerted by important referent individuals or groups who are close to the individual and who approve or disapprove of performing a given behavior (Ajzen, 1991). According to the theory, pressures to behave in a particular manner may come from significant referents such as friends, parents, family members, etc. In other words, an individual will carry out an action if he/she believes that important people to him/her think that he should carry out this action (Zainol, Kamil, & Faridahwati, 2009). Thus, if a person believes that the most important referents or individuals to him/her think that the behavior should be performed, then he/she will perform that behavior.

Previous studies in various fields have shown that subjective norms could influence positively and significantly behavioral intention (Bobek & Hatfield, 2003; Park & Blenkinsopp, 2009; Ross et al, 2007; Tarkianen & Sundqvist, 2005; Taylor & Todd, 1995). In the field of direct tax, Bobek and Hatfield (2003) demonstrated the positive and significant effect of subjective norm on intention to comply with tax. Bobek and Hatfield (2003) defined subjective norm as a relevant group that could influence directly an individual's belief to behave. Triverdi et al. (2005) revealed that subjective norm influences positively and significantly intention to comply with tax. Similarly, Bobek et al. (2005) demonstrated the significant and positive effect of subjective norm on intention to apply for tax refunds for overpaid tax. In other fields, Taylor and Todd (1995) found that subjective norm such as co-workers and top management exert positive and significant pressure on individuals to use information technology.

Previous studies have shown that subjective norm is multidimensional (Chu & Wu, 2004; Taylor & Todd, 1995). Chu and Wu (2004) categorized subjective norm into two groups: primary normative belief and secondary normative belief. On the other hand, Taylor and Todd (1995) divided the referent group into internal normative belief and external normative belief. Due to the complexity of the indirect tax environment and the possibility that more than one referent other will influence an individual's tax compliance, a referent group needs to be extended. Thus, following Chu and Wu (2004), and Taylor and Todd (1995), the present study categorized subjective norm into primary and secondary normative beliefs. Primary normative belief refers to tax agent of a company, while secondary normative belief consists of friends or associates of tax payers who are given the task to manage sales tax related matters in other companies. Thus, the following hypothesis is formulated:

*H2                      Primary normative belief is positively associated with intention to comply with local sales tax.*

*H3                      Secondary normative belief is positively associated with intention to comply with local sales tax.*

### **Perceived Behavioral Control and Intention**

According to theory of planned behavior developed by Azjen (1991), perceived behavioral control is an important determinant of behavioral intention and actual behavior. In fact, perceived behavioral control is still a controversial concept as it is not yet fully understood, not specifically defined, and does not have a standard measure that is fully accepted by researchers (Trafimow, Sheeran, Conner, & Finlay, 2002). Ajzen (1991) proposes that perceived behavioral control is unidimensional. However, past researchers have demonstrated that it is multidimensional (Kraft et al, 2005; Kidwell & Jewell, 2003; Trafimow et al., 2002). For example, Kraft et al. (2005) found three different but inter-related dimensions of perceived behavioral control. Perceived behavioral control is sometimes referred to as “perceived control,” “perceived confidence,” and “perceived difficulty” (Kraft et al., 2005).

Perceived behavioral control is open to any determinant if the latter is able to show a significant variance on behavioral intention or actual behavior (Ajzen, 1991). Previous studies (e.g. Kidwell & Jewell, 2003; Trafimow et al., 2002) have also recommended the need to examine further this construct. According to Trafimov et al. (2002), perceived behavioral control is associated with behavior when perceived control fits the actual control an individual has over a behavior. They further assert that an individual may have high intention to behave but could not do so because he/she perhaps does not have the capability, has external limitation, or faces other obstacles.

Past evidence suggests that perceived behavioral control is significantly associated with behavioral intention and actual behavior (Bobek & Hatfield, 2003; Kraft et al., 2005; Park & Blenkisopp, 2009; Pavlou & Chai, 2002; Trivedi et al., 2005). In the field of tax, Bobek and Hatfield (2003) revealed that perceived behavioral control is positively related to intention to comply with tax. Similar result was also reported by Trivedi et al. (2005). Studies in other fields such as ethics also show consistent finding whereby perceived behavioral control significantly related to behavioral intention (e.g. Ghosh & Crain, 1995; Park & Blenkisopp, 2009).

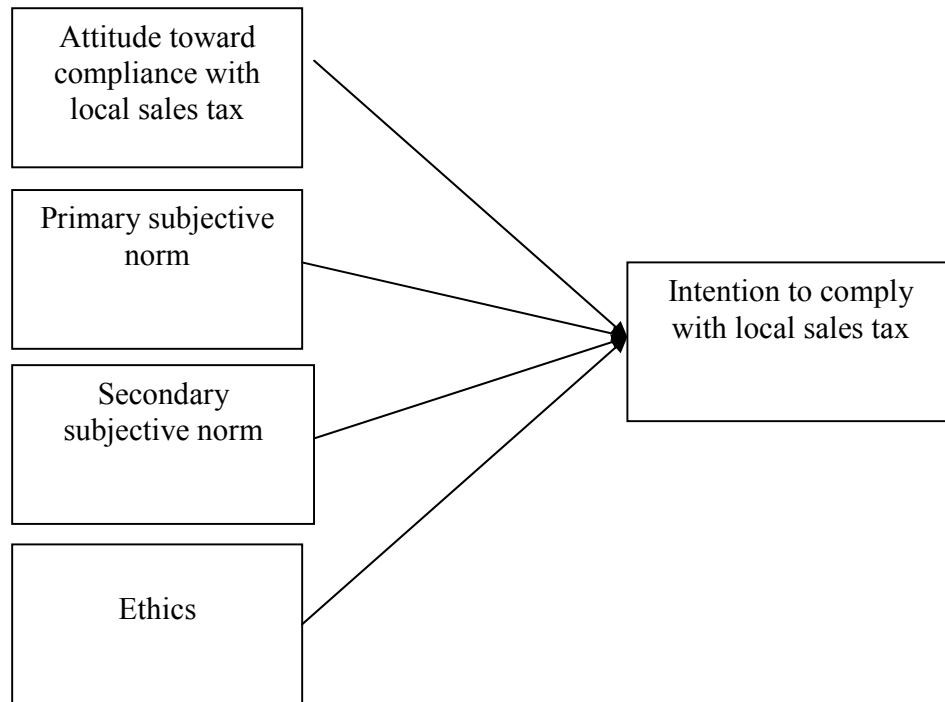
To enhance the measure of perceived behavioral control, it is recommended that motivational factors of an individual such as confidence, capability, control, ability, and ease or difficulty are incorporated (Kraft et al., 2005; Trafimow et al., 2002). These factors are important as they differentiate the degree of perceived behavioral control different individuals have. Past researchers also agree that perceived behavioral control is a subjective concept and it needs to be decomposed into specific factors so that the concept can be comprehensively explained. Kidwell and Jewell (2003) incorporated internal motivators (skill, confidence, and ability) and external motivators (facilitating conditions and resource availability) into perceived behavioral control in their study. In Bobek and Hatfield's (2003) study, theory of planned behavior is not only limited to how easy or difficult for tax payers to default payment, but it also talks about the degree an individual believes he/she has to carry out a specific behavior (did not declare honestly income and expenses).

Previous studies on tax compliance have in fact incorporated new variables in TPB such as as moral obligation and ethics (Bobek, 2003; Trivedi et al., 2005). In line with past researches, the present study integrated ethics in TPB to examine its relationship to intention. This is because past studies only considered audit role, penalty, and tax rate (Torgler, 2003). Studies that looked at the role of ethics in shaping tax payers' intention and behavior are very few (McGee, 2008; McGee, Ho, & Li, 2007; Torgler, 2003). Hence, the following hypothesis is offered:

*H4 Ethical values in local sales tax are positively associated with intention to comply with local sales tax.*

Based on the above discussion, the theoretical framework of the present study on intention to comply with local sales tax is depicted in Figure 2.

**Figure 2: Theoretical Framework of Intention to Comply with Local Sales Tax**



## **Methods**

### **Data Collection and Sampling Procedure**

The population in this study consists of company licensed local sales tax. Overall, there are more than 24,320 companies that are licensed throughout Malaysia (as at 31 December 2008). States on the west coast of the Peninsular Malaysia were selected as the research setting because 23,312 companies are located here (i.e. representing 96% of the overall population). Data were collected via questionnaires, which were distributed to the participants by hand. Participants were selected via cluster sampling in which the capital city of the respective state was considered as the logical cluster. Six hundred questionnaires were distributed to the individuals responsible to make decisions on matters related to local sales tax of the company. Out of 600 questionnaires distributed, only 440 were returned, yielding 73% response rate. Out of those returned, 73 were incomplete and 29 consisted of outliers. Finally, only 338 questionnaires were used for further analysis.

### **Measures**

Intention to comply with local sales tax was defined as the extent an individual is willing to or trying to pay local sales tax. Fourteen items were used to measure behavioral

intention, and they were adapted from the study of Zainol and Kamil (2007). All items were measured on a five-point Likert scale in which '5' "strongly agree" and '1' "strongly disagree." An example of the item asked is: "I will pay local sales tax."

Attitude toward local sales tax was defined as the degree of evaluation an individual has toward a behavior. Whether or not a behavior is deemed favorable or unfavorable depends on the individual's behavioral belief and outcome evaluations made. The instrument used to measure this variable was adapted from the original instrument developed by Ajzen (2002). Seven items were used to measure this variable on a five-point Likert scale in which '5' "strongly agree" and '1' "strongly disagree." An example of the item asked is: "I will feel guilty if I do not pay local sales tax."

Subjective norms referred to primary normative belief (i.e. business associates) and secondary normative belief (i.e. tax agents), who are proposed to be the main referent groups. The instrument used by Zainol (2008) was adapted to measure the variable. Four items were used to measure this variable on a five-point Likert scale in which '5' "strongly agree" and '1' "strongly disagree." An example of the item asked is: "My business associates always advise me to pay local sales tax."

Ethics was defined as a decision made by the individual to pay sales tax because of the individual's ethical principles on tax laws. The instrument developed by Nor Aziah (2004) was employed to measure this variable. Seven items were asked to measure this variable on a five-point scale. The highest score is 35 (highly ethical) and the lowest score is 7 (not ethical at all). Some of the items asked are: "Ethically speaking, I do not feel guilty if I do not pay local sales tax required of me", and "Individuals should not let their opinion on the fairness of local sales tax system influence their willingness to pay tax."

### **Analytical Techniques**

Reliability analysis to examine the internal consistency of each variable was run. The common measure to indicate the degree of correlations between items is alpha coefficient or Cronbach's alpha (Churchill, 1979; Nunnally, 1978). Generally speaking, a Cronbach alpha that shows a value between .70 and .90 is considered good (Nunnally, 1978). In addition to reliability analysis, factor analysis was performed to examine the dimensionality of the variables involved. Each dimension was then used as inputs for the regression analysis. The eigenvalues beyond 1.0 for each factor was considered significant and the KMO values beyond .70 were considered good (Hair et al., 1998). Multiple regressions analysis was employed to test the hypotheses. The independent variables that emerged from the factor analysis were used as inputs to the regression model to determine intention to comply with local sales tax.



## Results

The reliability analysis showed that the four variables have alpha values beyond .7, and this shows that the items were considered good in measuring the variables (Nunnally, 1978). The Cronbach's alphas for intention to comply with local sales tax, attitude, subjective norm, and ethics were .86, .91, .93, and .73, respectively. Examination on the data matrix showed that the factor analysis was appropriate where the KMO value was beyond .70 (Hair et al., 1998). The KMO values for intention, attitude, subjective norm, and ethics were .78, .89, .84, and .77, respectively.

Table 1 shows the regression results on the effect of attitude and subjective norm on intention to comply with local sales tax. The table shows that close to 64% of the variance (*R-square*) in intention is explained by attitude and subjective norm. The table also indicates that attitude and primary subjective norm significantly influence on intention to comply with local sales tax at  $p < .01$ , while secondary subjective norm and ethics are significant at  $p < .05$ . Thus, H1, H2, H3, and H4 are supported.

Table 1

*Results of Multiple regression analysis (n=338)*

Model	Unstandardised Coefficient		Standardized Coefficient		t	Sig
	B	Std. Error	Beta			
(Constant)	.092	.286			.322	.747
Attitude	.361	.089	.319		4.033	.000**
Primary subjective norm	.269	.044	.318		6.732	.000**
Secondary subjective norm	.109	.042	.116		2.569	.011*
Ethics	.172	.086	.133		2.002	.046*

Note.

- Predictor(Constant): Attitude, primary subjective norm, secondary subjective norm, ethic
- Dependent variable: Intention.
- Adjusted *R Square* = .654; *R Square* = .644; *F statistics* = 68.876; *Sig* = 0.00.
- \*\* $p < .01$ ; \* $p < .05$

## Discussion

The results of the present study indicate the applicability of theory of planned behaviour in explaining indirect tax compliance behaviour. Such result is consistent with many previous findings on direct tax (Hanno & Violette, 1996), and zakah (Zainol et al., 2009).

The present findings show that attitude, subjective norms, and ethics were positively and significantly positive to intention to comply with local sales tax. The finding corroborates TBP developed by Ajzen (1991), who asserts that these variables are important determinant of an individual's behavioural intention. Because the present study has found that a positive attitude was important in influencing tax payers to develop intention to comply with local sales tax (and hence actually pay), an appropriate approach should be carried out to develop such a favourable attitude amongst tax payers. For instance, continuous and concerted efforts should be made to disseminate relevant information via all forms of media, both electronic and printed. The authorized tax collectors should also be more proactive in developing awareness of the importance of tax compliance and how it can benefit the government and the nation as a whole.

The present study also found that subjective norm plays an important role in shaping one's intention to comply with local sales tax. It was revealed that referent groups such as business associates and tax agents could influence significantly tax payers in complying with local sales tax. This means that tax payers could not escape from the pressure exerted by the referent groups. The finding is in line with the argument made by Bandura (1977), and Fishbein and Ajzen (1975), who assert that referent groups are important source of reference for individuals in carrying out behaviour. The result shows that tax payers are keen to accept the opinion of their tax agents. In general, the result is consistent with that of previous studies that revealed a significant effect of subjective norm on behavioural intention (Chu & Wu, 2004; Taylor & Todd, 1995; Zainol et al., 2009).

Ethics was also found to influence significantly intention to comply with local sales tax. The result is consistent with that of previous studies (Handerson & Kaplan, 2005; Reckers et al., 1994; Shafer & Simmons, 2005). The finding suggests that tax payers consider paying sales tax as their responsibility and do not engage in business activities solely to make profit. This is in line with ethical values that stress more on social responsibility toward the community than interest in complying with tax laws only (Kaplan et al, 1997).

## **Conclusions**

To sum up, the present study has found that theory of planned behaviour can be applied in an indirect tax environment. Attitude, subjective norm, and ethics were revealed to significantly affect intention to comply with local sales tax. The findings can be of help to the RMCD to find ways to increase the collection of local sales tax. In particular, the RMCD needs to think of appropriate measures to develop the correct attitude, to identify the relevant and suitable referent groups, and to develop ethical awareness on the need to pay local sales tax.

The present study has given focus on TPB in which variables internal to the individual were taken into account. In the future, researchers may want to consider variables external to the individual as proposed by TPB related to perceived behavioural control (e.g. service quality, enforcement, etc.) that could influence behavioural intention of an individual.

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